



# Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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**BHC Name** [SMBC AMERICAS HOLDINGS, INC.](#)

**City/State** [NEW YORK, NY](#)

## Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [22,053,232](#)

Peer Group Number: [9](#) Number in Peer Group: \_\_\_\_\_

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SMBC AMERICAS HOLDINGS, INC.](#)  
[277 PARK AVENUE](#)  
[NEW YORK, NY 10172](#)

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BHC Name

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## Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000) .....	24,368,655	22,377,561			
Net income (\$000) .....	-93,717	33,328			
Number of BHCs in peer group .....		125			

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	0.32			0.08	3.01	1									
+ Non-interest income .....	3.60			3.75	1.32	92									
– Overhead expense .....	3.94			3.69	2.69	86									
– Provision for credit losses .....	0.03			0	0.15	5									
+ Securities gains (losses) .....	0			0	0.01	35									
+ Other tax equivalent adjustments .....	0.17			0.55	0	98									
= Pretax net operating income (tax equivalent) .....	0.12			0.69	1.56	5									
Net operating income .....	-0.38			0.15	1.19	4									
Net income .....	-0.38			0.15	1.19	4									
Net income (Subchapter S adjusted) .....					1.17										
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	1.80			4.30	4.41	40									
Interest expense .....	1.42			4.19	1.08	99									
Net interest income (tax equivalent) .....	0.38			0.11	3.33	1									
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0			0.01	0.21	11									
Earnings coverage of net loan and lease losses (X) .....	-94.43			38.25	24.40	77									
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.73			0.66	0.83	34									
Allowance for loan and lease losses / Total loans and leases .....	0.73			0.66	0.81	36									
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.04			0.02	0.57	2									
30–89 days past due loans and leases / Total loans and leases .....	0.04			0.03	0.43	3									
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	94.60			95.09	14.45	97									
Net short-term noncore funding dependence .....	12.85			-15.84	3.38	9									
Net loans and leases / Total assets .....	28.55			25.52	63.77	7									
<b>Capitalization</b>															
Tier 1 leverage ratio .....	20.51			20.37	9.76	99									
Holding company equity capital / Total assets .....	19.85			19.79	12.43	97									
Total equity capital (including minority interest) / Total assets .....	20.68			20.47	12.57	99									
Common equity tier 1 capital / Total risk-weighted assets .....	15.56			16.43	12.17	88									
Net loans and leases / Equity capital (X) .....	1.44			1.29	5.21	3									
Cash dividends / Net income .....				6.40	33.12	12									
Cash dividends / Net income (Subchapter S adjusted) .....					-12.02										
<b>Growth Rates</b>															
Assets .....	-2.89				9.26										
Equity capital .....	-2.63				10.49										
Net loans and leases .....	8.64				9.10										
Noncore funding .....	-11.77				6.59										
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0			0	1.02	36									
Long-term debt / Equity capital .....	10.01			37.82	13.04	83									
Equity investment in subsidiaries / Equity capital .....	98.69			99.05	103.22	21									
Cash from ops + noncash items + op expense / Op expense + dividends .....	191.15			155.81	190.27	40									

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	136,470	157,621				-13.42	
Income from lease financing receivables.....	53,996	56,842				-5.01	
Fully taxable income on loans and leases.....	190,466	214,463				-11.19	
Tax-exempt income on loans and leases.....	0	0					
Estimated tax benefit on income on loans and leases.....	0	0					
Income on loans and leases (tax equivalent).....	190,466	214,463				-11.19	
Investment interest income (tax equivalent).....	24,085	15,899				51.49	
Interest on balances due from depository institutions.....	9,372	52,914				-82.29	
Interest income on other earning assets.....	145,206	388,336				-62.61	
Total interest income (tax equivalent).....	369,129	671,612				-45.04	
Interest on time deposits of \$250K or more.....	2,209	6,109				-63.84	
Interest on time deposits < \$250K.....	1,452	3,482				-58.30	
Interest on foreign office deposits.....	0	0					
Interest on other deposits.....	6,354	21,914				-71.00	
Interest on other borrowings and trading liabilities.....	267,491	605,121				-55.80	
Interest on subordinated debt and mandatory convertible securities.....	13,315	17,395				-23.46	
Total interest expense.....	290,821	654,021				-55.53	
Net interest income (tax equivalent).....	78,308	17,591				345.16	
Non-interest income.....	877,207	839,568				4.48	
Adjusted operating income (tax equivalent).....	955,515	857,159				11.47	
Overhead expense.....	959,962	826,505				16.15	
Provision for credit losses.....	8,501	-856					
Securities gains (losses).....	0	0					
Other tax equivalent adjustments.....	41,286	122,591				-66.32	
Pretax net operating income (tax equivalent).....	28,604	154,427				-81.48	
Applicable income taxes.....	27,913	-19,713					
Tax equivalent adjustments.....	58,163	122,591				-52.56	
Applicable income taxes (tax equivalent).....	86,076	102,878				-16.33	
Minority interest.....	36,245	18,221				98.92	
Net income before discontinued operations, net of minority interest.....	-93,717	33,328					
Discontinued operations, net of applicable income taxes.....	0	0					
Net income attributable to holding company.....	-93,717	33,328					
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	-57,472	51,549					
Investment securities income (tax equivalent).....	24,085	15,899				51.49	
US Treasury and agency securities (excluding mortgage-backed securities) ..	346	1,490				-76.78	
Mortgage-backed securities.....	1,347	2,729				-50.64	
All other securities.....	22,392	11,680				91.71	
Cash dividends declared.....	2,443	2,133				14.53	
Common.....	2,443	2,133				14.53	
Preferred.....	0	0					

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

2170804

RSSD Number

2

FR Dist.

9

Peer #

## Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	1.51			3	4	7									
Less: Interest expense .....	1.19			2.92	0.98	97									
Equals: Net interest income (tax equivalent) .....	0.32			0.08	3.01	1									
Plus: Non-interest income .....	3.60			3.75	1.32	92									
Equals: adjusted operating income (tax equivalent) .....	3.92			3.83	4.41	24									
Less: Overhead expense .....	3.94			3.69	2.69	86									
Less: Provision for credit losses .....	0.03			0	0.15	5									
Plus: Realized gains (losses) on held-to-maturities securities .....	0			0	0	49									
Plus: Realized gains (losses) on available-for-sale securities .....	0			0	0.01	35									
Plus: other tax equivalent adjustments .....	0.17			0.55	0	98									
Equals: Pretax net operating income (tax equivalent) .....	0.12			0.69	1.56	5									
Less: Applicable income taxes (tax equivalent) .....	0.35			0.46	0.36	80									
Less: Minority interest .....	0.15			0.08	0	96									
Equals: Net operating income .....	-0.38			0.15	1.19	4									
Plus: Net extraordinary items .....	0			0	0	50									
Equals: Net income .....	-0.38			0.15	1.19	4									
Memo: Net income (last four quarters) .....	-0.38			0.15	1.19	4									
Net income—BHC and noncontrolling (minority) interest .....	-0.24			0.23	1.20	5									
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	84.25			69.77	91.05	1									
Average interest-bearing funds / Average assets .....	67.41			66.37	65.57	52									
Interest income (tax equivalent) / Average earning assets .....	1.80			4.30	4.41	40									
Interest expense / Average earning assets .....	1.42			4.19	1.08	99									
Net interest income (tax equivalent) / Average earning assets .....	0.38			0.11	3.33	1									
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.24			3.88	5.09	5									
Interest-bearing bank balances .....	0.52			2.20	2.04	57									
Federal funds sold and reverse repos .....	1.89			6.20	2.44	96									
Trading assets .....	0.61			1.29	0.99	63									
Total earning assets .....	1.72			4.30	4.36	46									
Investment securities (tax equivalent) .....	2.61			2.37	2.76	16									
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.59			2.26	2.32	53									
Mortgage-backed securities .....	1.47			2.26	2.61	12									
All other securities .....	3.01			2.65	4.06	10									
Interest-bearing deposits .....	0.49			1.75	1.10	88									
Time deposits of \$250K or more .....	0.90			2.20	1.96	66									
Time deposits < \$250K .....	1.14			1.98	1.82	57									
Other domestic deposits .....	0.37			1.57	0.93	88									
Foreign deposits .....					1.19										
Federal funds purchased and repos .....	1.61			6.32	1.86	94									
Other borrowed funds and trading liabilities .....	1.64			2.69	2.38	66									
All interest-bearing funds .....	1.77			4.40	1.49	96									

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

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## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	877,207	839,568			
Fiduciary activities income .....	319	367			
Service charges on deposit accounts - domestic .....	2,111	1,840			
Trading revenue .....	107,628	131,087			
Investment banking fees and commissions .....	393,994	242,980			
Insurance activities revenue .....	115	140			
Venture capital revenue .....	0	0			
Net servicing fees .....	1	3			
Net securitization income .....	0	0			
Net gains (losses) on sales of loans, OREO, other assets .....	-3,502	26,091			
Other non-interest income .....	376,541	437,060			
Total overhead expenses .....	959,962	826,505			
Personnel expense .....	276,616	242,800			
Net occupancy expense .....	88,753	87,149			
Goodwill impairment losses .....	0	15,194			
Amortization expenses and impairment loss (other intangible assets) .....	4,353	12,009			
Other operating expenses .....	590,240	469,353			
Fee income on mutual funds and annuities .....	0	0			
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0			
Number of equivalent employees .....	948	908			
Average personnel expense per employee .....	291.79	267.40			
Average assets per employee .....	25,705.33	24,644.89			

## Analysis Ratios

Mutual fund fee income / Non-interest income .....	0			0	2.72	10									
Overhead expenses / Net Interest Income + non-interest income .....	102.27			96.42	61.29	97									

## Percent of Average Assets

Total overhead expense .....	3.94			3.69	2.69	86									
Personnel expense .....	1.14			1.09	1.41	23									
Net occupancy expense .....	0.36			0.39	0.28	87									
Other operating expenses .....	2.44			2.22	0.97	94									
Overhead less non-interest income .....	0.34			-0.06	1.32	5									

## Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense .....	100.47			96.42	60.64	97									
Personnel expense .....	28.95			28.33	32.39	23									
Net occupancy expense .....	9.29			10.17	6.52	94									
Other operating expenses .....	62.23			57.93	21.20	98									
Total non-interest income .....	91.80			97.95	29.23	98									
Fiduciary activities income .....	0.03			0.04	1.97	29									
Service charges on domestic deposit accounts .....	0.22			0.21	3.88	10									
Trading revenue .....	11.26			15.29	1.18	96									
Investment banking fees and commissions .....	41.23			28.35	3.54	93									
Insurance activities revenue .....	0.01			0.02	0.47	33									
Venture capital revenue .....	0			0	0.02	42									
Net servicing fees .....	0			0	0.28	29									
Net securitization income .....	0			0	0.01	44									
Net gain (loss) - sales of loans, OREO, and other assets .....	-0.37			3.04	1.86	74									
Other non-interest income .....	39.41			50.99	10.04	96									
Overhead less non-interest income .....	8.66			-1.52	31.06	5									
Applicable income taxes / Pretax net operating income (tax equivalent) .....	97.58			-12.77	20.56	0									
Applicable income tax + TE / Pretax net operating income + TE .....	300.92			66.62	23.23	97									

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

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Peer #

**Assets**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	1,206,448	1,215,241				-0.72	
Commercial and industrial loans	3,006,440	2,653,607				13.30	
Loans to individuals	501	667				-24.89	
Loans to depository institutions and acceptances of other banks	201,935	98,268				105.49	
Agricultural loans	0	0					
Other loans and leases	1,926,553	1,865,630				3.27	
Less: Unearned income	0	0					
Loans and leases, net of unearned income	6,341,877	5,833,413				8.72	
Less: Allowance for loan and lease losses	46,107	38,234				20.59	
Net loans and leases	6,295,770	5,795,179				8.64	
Debt securities that reprice or mature in over 1 year	36,606	54,689				-33.07	
Mutual funds and equity securities	11,400	11,159				2.16	
Subtotal	6,343,776	5,861,027				8.24	
Interest-bearing bank balances	1,272,083	2,445,328				-47.98	
Federal funds sold and reverse repos	4,036,120	5,381,037				-24.99	
Debt securities that reprice or mature within 1 year	1,015,853	570,363				78.11	
Trading assets	2,944,567	2,175,133				35.37	
Total earning assets	15,612,399	16,432,888				-4.99	
Non-interest-bearing cash and due from depository institutions	682,969	340,192				100.76	
Premises, fixed assets, and leases	600,622	22,860				2527.39	
Other real estate owned	550	0					
Investment in unconsolidated subsidiaries	14,560	21,679				-32.84	
Intangible and other assets	5,142,132	5,891,495				-12.72	
Total assets	22,053,232	22,709,114				-2.89	
Quarterly average assets	22,567,598	22,490,365				0.34	
Average loans and leases (YTD)	5,879,937	5,524,697				6.43	
<b>Memoranda</b>							
Loans held-for-sale	0	0					
Loans not held-for-sale	6,341,877	5,833,413				8.72	
Real estate loans secured by 1-4 family	27,513	25,364				8.47	
Commercial real estate loans	1,178,935	1,189,877				-0.92	
Construction and land development	261,464	232,834				12.30	
Multifamily	191,413	232,030				-17.51	
Nonfarm nonresidential	726,058	725,013				0.14	
Real estate loans secured by farmland	0	0					
Total investment securities	1,063,859	636,211				67.22	
U.S. Treasury securities	39,997	44,751				-10.62	
US agency securities (excluding mortgage-backed securities)	0	0					
Municipal securities	0	0					
Mortgage-backed securities	78,539	109,524				-28.29	
Asset-backed securities	0	0					
Other debt securities	933,923	470,777				98.38	
Mutual funds and equity securities	11,400	11,159				2.16	
Available-for-sale securities	1,052,459	625,052				68.38	
U.S. Treasury securities	39,997	44,751				-10.62	
US agency securities (excluding mortgage-backed securities)	0	0					
Municipal securities	0	0					
Mortgage-backed securities	78,539	109,524				-28.29	
Asset-backed securities	0	0					
Other debt securities	933,923	470,777				98.38	
Mutual funds and equity securities	0	0					
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	765	-756					
Structured notes, fair value	0	0					
Pledged securities	118,368	154,075				-23.18	

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Peer #

## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits .....	654,339	467,042				40.10	
NOW, ATS and transaction accounts .....	443,723	294,884				50.47	
Time deposits less brokered deposits) < \$250K .....	-237,081	-161,319					
MMDA and other savings accounts .....	1,300,277	1,173,026				10.85	
Other non-interest-bearing deposits .....	0	0					
Core deposits .....	2,161,258	1,773,633				21.85	
Time deposits of \$250K or more .....	184,432	259,062				-28.81	
Foreign deposits .....	0	0					
Federal funds purchased and repos .....	3,519,730	4,740,050				-25.74	
Secured federal funds purchased .....	0	0					
Commercial paper .....	0	0					
Other borrowings w/remaining maturity of 1 year or less .....	3,096,384	2,102,473				47.27	
Other borrowings w/remaining maturity over 1 year .....	5,185,175	6,497,654				-20.20	
Brokered deposits < \$250K .....	340,050	370,825				-8.30	
Noncore funding .....	12,325,771	13,970,064				-11.77	
Trading liabilities .....	1,474,381	979,869				50.47	
Subordinated notes and debentures + trust preferred securities .....	479,633	479,129				0.11	
Other liabilities .....	1,051,867	858,871				22.47	
Total liabilities .....	17,492,910	18,061,566				-3.15	
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0					
Common stock .....	2	2				0.00	
Common surplus .....	4,182,672	4,182,672				0.00	
Retained earnings .....	252,334	350,141				-27.93	
Accumulated other comprehensive income .....	-58,447	-38,132					
Other equity capital components .....	0	0					
Total holding company equity capital .....	4,376,561	4,494,683				-2.63	
Noncontrolling (minority) interest in subsidiaries .....	183,761	152,865				20.21	
Total equity capital, including minority interest .....	4,560,322	4,647,548				-1.88	
Total liabilities and capital .....	22,053,232	22,709,114				-2.89	
<b>Memoranda</b>							
Non-interest-bearing deposits .....	654,339	467,042				40.10	
Interest-bearing deposits .....	2,031,401	1,936,478				4.90	
Total deposits .....	2,685,740	2,403,520				11.74	
Long-term debt that reprices within 1 year .....	3,204,408	2,700,933				18.64	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	4,494,683	4,115,350					
Accounting restatements .....	0	0					
Net income .....	-93,717	33,328					
Net sale of new perpetual preferred stock .....	0	0					
Net sale of new common stock .....	0	0					
Sale of treasury stock .....	0	0					
Less: Purchase of treasury stock .....	0	0					
Changes incident to business combinations .....	0	359,346					
Less: Dividends declared .....	2,443	2,133					
Change in other comprehensive income .....	-20,315	-9,319					
Changes in debit to ESOP liability .....	0	0					
Other adjustments to equity capital .....	-1,647	-1,889					
Holding company equity capital, ending balance .....	4,376,561	4,494,683					

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## Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Real estate loans .....	5.47			5.35	37.78	9									
Commercial and industrial loans .....	13.63			11.69	12.02	53									
Loans to individuals .....	0			0	4.20	1									
Loans to depository institutions and acceptances of other banks .....	0.92			0.43	0.04	91									
Agricultural loans .....	0			0	0.24	11									
Other loans and leases .....	8.74			8.22	5.01	77									
Net loans and leases .....	28.55			25.52	63.77	7									
Debt securities over 1 year .....	0.17			0.24	14.60	4									
Mutual funds and equity securities .....	0.05			0.05	0.06	60									
Subtotal .....	28.77			25.81	79.65	3									
Interest-bearing bank balances .....	5.77			10.77	3.06	94									
Federal funds sold and reverse repos .....	18.30			23.70	1.57	96									
Debt securities 1 year or less .....	4.61			2.51	1.91	69									
Trading assets .....	13.35			9.58	1.19	91									
Total earning assets .....	70.79			72.36	89.53	1									
Non-interest cash and due from depository institutions .....	3.10			1.50	1.14	78									
Other real estate owned .....	0			0	0.03	4									
All other assets .....	26.11			26.14	9.27	98									
<b>Memoranda</b>															
Short-term investments .....	28.68			36.98	7.63	95									
U.S. Treasury securities .....	0.18			0.20	1.03	50									
US agency securities (excluding mortgage-backed securities) .....	0			0	0.54	13									
Municipal securities .....	0			0	1.34	7									
Mortgage-backed securities .....	0.36			0.48	11.44	6									
Asset-backed securities .....	0			0	0.28	25									
Other debt securities .....	4.23			2.07	0.39	92									
Loans held-for-sale .....	0			0	0.39	7									
Loans held for investment .....	28.76			25.69	63.50	7									
Real estate loans secured by 1–4 family .....	0.12			0.11	13.29	5									
Revolving .....	0.09			0.05	2.07	15									
Closed-end, secured by first liens .....	0.01			0.02	10.69	4									
Closed-end, secured by junior liens .....	0.02			0.04	0.28	25									
Commercial real estate loans .....	5.35			5.24	22.23	17									
Construction and land development .....	1.19			1.03	3.44	25									
Multifamily .....	0.87			1.02	3.01	26									
Nonfarm nonresidential .....	3.29			3.19	14.69	17									
Real estate loans secured by farmland .....	0			0	0.36	9									



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## Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	19.02			20.83	57.46	9									
Real estate loans secured by 1-4 family	0.43			0.43	20.75	5									
Revolving	0.31			0.18	3.15	18									
Closed-end	0.13			0.25	17.39	5									
Commercial real estate loans	18.59			20.40	33.52	26									
Construction and land development	4.12			3.99	5.09	47									
1-4 family	0			0	0.94	7									
Other	4.12			3.99	4.02	56									
Multifamily	3.02			3.98	4.69	50									
Nonfarm nonresidential	11.45			12.43	22.15	27									
Owner-occupied	3.85			4.76	7.72	34									
Other	7.60			7.67	14.34	26									
Real estate loans secured by farmland	0			0	0.55	9									
Loans to depository institutions and acceptances of other banks	3.18			1.68	0.11	92									
Commercial and industrial loans	47.41			45.49	19.53	97									
Loans to individuals	0.01			0.01	7.13	2									
Credit card loans	0			0	0.81	21									
Agricultural loans	0			0	0.37	11									
Other loans and leases	30.38			31.98	9.85	91									
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	26.03			26.31	391.26	4									
Real estate loans secured by 1-4 family	0.59			0.55	138.18	4									
Revolving	0.42			0.23	21.26	10									
Closed-end	0.18			0.32	115.20	3									
Commercial real estate loans	25.43			25.76	229.44	12									
Construction and land development	5.64			5.04	34.95	17									
1-4 family	0			0	6.61	6									
Other	5.64			5.04	27.32	19									
Multifamily	4.13			5.02	31.04	13									
Nonfarm nonresidential	15.66			15.70	152.10	11									
Owner-occupied	5.27			6.01	53.07	15									
Other	10.40			9.69	97.41	10									
Real estate loans secured by farmland	0			0	3.60	8									
Loans to depository institutions and acceptances of other banks	4.36			2.13	0.44	86									
Commercial and industrial loans	64.86			57.46	122.02	19									
Loans to individuals	0.01			0.01	43.51	0									
Credit card loans	0			0	4.34	21									
Agricultural loans	0			0	2.18	11									
Other loans and leases	41.56			40.40	52.44	52									
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	22.35			16.33	26.45	27									
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	30.58			20.63	178.57	9									
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	35.84			26.63	236.10	12									

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## Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Short-term investments	28.68			36.98	7.63	95									
Liquid assets	41.06			46.22	22.44	88									
Investment securities	4.82			2.80	16.99	6									
Net loans and leases	28.55			25.52	63.77	7									
Net loans, leases and standby letters of credit	29.51			26.43	64.84	7									
Core deposits	9.80			7.81	63.09	3									
Noncore funding	55.89			61.52	19.36	97									
Time deposits of \$250K or more	0.84			1.14	2.94	20									
Foreign deposits	0			0	0.43	38									
Federal funds purchased and repos	15.96			20.87	1.94	96									
Secured federal funds purchased	0			0	0	49									
Net federal funds purchased (sold)	-2.34			-2.82	0.48	10									
Commercial paper	0			0	0.02	45									
Other borrowings w/remaining maturity of 1 year or less	14.04			9.26	3.01	93									
Earning assets that reprice within 1 year	45.50			46.91	39.29	76									
Interest-bearing liabilities that reprice within 1 year	9.14			7.28	10.19	32									
Long-term debt that reprices within 1 year	14.53			11.89	0.96	96									
Net assets that reprice within 1 year	21.83			27.74	26.63	52									
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	94.60			95.09	14.45	97									
Net short-term noncore funding dependence	12.85			-15.84	3.38	9									
Short-term investment / Short-term noncore funding	88.58			112.43	77.77	73									
Liquid assets - short-term noncore funding / Nonliquid assets	14.73			24.79	16.97	74									
Net loans and leases / Total deposits	234.41			241.11	90.31	98									
Net loans and leases / Core deposits	291.30			326.74	103.93	98									
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital					0.72										
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.02			-0.02	1.36	9									
Structured notes appreciation (depreciation) / Tier 1 capital					0										
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0			0	12.67	14									
Available-for-sale securities	98.93			98.25	85.40	67									
U.S. Treasury securities	3.76			7.03	6.15	70									
US agency securities (excluding mortgage-backed securities)	0			0	3.49	13									
Municipal securities	0			0	7.75	7									
Mortgage-backed securities	7.38			17.21	67.43	7									
Asset-backed securities	0			0	1.66	24									
Other debt securities	87.79			74	2.94	98									
Mutual funds and equity securities	1.07			1.75	0.40	91									
Debt securities 1 year or less	95.49			89.65	11.86	97									
Debt securities 1 to 5 years	0			0	17.94	1									
Debt securities over 5 years	3.44			8.60	66.02	4									
Pledged securities	11.13			24.22	30.57	45									
Structured notes, fair value	0			0	0.03	42									
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-24.68				26.69										
Investment securities	67.22				11.75										
Core deposits	21.85				11.23										
Noncore funding	-11.77				6.59										

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## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	2,840,956	5,160,299			
Commit: Secured commercial real estate loans	136,144	230,694			
Commit: Unsecured real estate loans	287,317	32,082			
Credit card lines (reported semiannually, June/Dec)	0	0			
Securities underwriting	0	0			
Standby letters of credit	211,141	206,438			
Commercial and similar letters of credit	1,153	55			
Securities lent	0	0			
Credit derivatives - notional amount (holding company as guarantor)	0	309,237			
Credit derivatives - notional amount (holding company as beneficiary)	751,289	1,000,000			
Credit derivative contracts w/ purchased credit protection-investment grade	751,289	1,309,237			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0			
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	1,169,721,528	994,386,030			
Written options contracts (interest rate)	596,194,620	579,355,885			
Purchased options contracts (interest rate)	1,630,740,998	1,589,501,909			
Interest rate swaps	1,316,065,468	1,388,648,551			
Futures and forward foreign exchange	37,954,874	36,392,073			
Written options contracts (foreign exchange)	4,179,545	388,682			
Purchased options contracts (foreign exchange)	4,097,048	761,908			
Foreign exchange rate swaps	175,948,089	137,142,954			
Commodity and other futures and forward contracts	0	0			
Written options contracts (commodity and other)	0	0			
Purchased options contracts (commodity and other)	0	0			
Commodity and other swaps	0	0			

## Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Loan commitments (reported semiannually, June/Dec)	12.88			22.72	23.52	56									
Standby letters of credit	0.96			0.91	0.84	65									
Commercial and similar letters of credit	0.01			0	0.02	38									
Securities lent	0			0	0.40	39									
Credit derivatives - notional amount (holding company as guarantor)	0			1.36	0.42	89									
Credit derivatives - notional amount (holding company as beneficiary)	3.41			4.40	0.52	92									
Credit derivative contracts w/ purchased credit protection-investment grade	3.41			5.77	0.30	93									
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0	0.45	34									
Derivative contracts	22,377.23			20,813.57	68.47	99									
Interest rate contracts	21,369.76			20,044.34	47.31	99									
Interest rate futures and forward contracts	5,304.08			4,378.80	10.67	99									
Written options contracts (interest rate)	2,703.43			2,551.20	2.47	99									
Purchased options contracts (interest rate)	7,394.57			6,999.40	2.65	99									
Interest rate swaps	5,967.68			6,114.94	28.86	99									
Foreign exchange contracts	1,007.47			769.23	10.12	98									
Futures and forward foreign exchange contracts	172.11			160.25	5.23	94									
Written options contracts (foreign exchange)	18.95			1.71	0.05	94									
Purchased options contracts (foreign exchange)	18.58			3.36	0.08	94									
Foreign exchange rate swaps	797.83			603.91	2.03	99									
Equity, commodity, and other derivative contracts	0			0	3.32	31									
Commodity and other futures and forward contracts	0			0	0.19	40									
Written options contracts (commodity and other)	0			0	0.98	35									
Purchased options contracts (commodity and other)	0			0	0.94	34									
Commodity and other swaps	0			0	0.38	35									
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	48.32			93.40	45.53	85									

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# Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Notional Amount</b>					
Derivative contracts	4,934,902,170	4,726,577,992			
Interest rate contracts	4,712,722,614	4,551,892,375			
Foreign exchange contracts	222,179,556	174,685,617			
Equity, commodity, and other contracts	0	0			
<b>Derivatives Position</b>					
Futures and forwards	1,207,676,402	1,030,778,103			
Written options	600,374,165	579,744,567			
Exchange-traded	7,000,000	19,115,410			
Over-the-counter	593,374,165	560,629,157			
Purchased options	1,634,838,046	1,590,263,817			
Exchange-traded	1,427,494,338	1,373,519,092			
Over-the-counter	207,343,708	216,744,725			
Swaps	1,492,013,557	1,525,791,505			
Held for trading	4,934,636,076	4,726,299,429			
Interest rate contracts	4,712,456,520	4,551,613,812			
Foreign exchange contracts	222,179,556	174,685,617			
Equity, commodity, and other contracts	0	0			
Non-traded	266,094	278,563			
Interest rate contracts	266,094	278,563			
Foreign exchange contracts	0	0			
Equity, commodity, and other contracts	0	0			
Derivative contracts (excluding futures and FX 14 days or less)	4,335,279,293	4,148,142,662			
One year or less	2,573,926,146	2,374,666,900			
Over 1 year to 5 years	1,330,008,700	1,428,833,411			
Over 5 years	431,344,447	344,642,351			
Gross negative fair value (absolute value)	14,862,813	10,194,493			
Gross positive fair value	16,939,854	11,827,969			
Held for trading	16,937,642	11,826,216			
Non-traded	2,212	1,753			
Current credit exposure on risk-based capital derivative contracts	6,354,323	5,127,957			
Credit losses on derivative contracts	658	107			
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0			
90+ days past due	0	0			

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## Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	95.50			96.30	93.44	36									
Foreign exchange contracts .....	4.50			3.70	3.20	72									
Equity, commodity, and other contracts .....	0			0	1.64	31									
Futures and forwards .....	24.47			21.81	13.49	74									
Written options .....	12.17			12.27	5.91	79									
Exchange-traded .....	0.14			0.40	0.15	87									
Over-the-counter .....	12.02			11.86	5.10	83									
Purchased options .....	33.13			33.65	4.42	94									
Exchange-traded .....	28.93			29.06	0.28	99									
Over-the-counter .....	4.20			4.59	3.35	70									
Swaps .....	30.23			32.28	69.75	13									
Held for trading .....	99.99			99.99	44.16	95									
Interest rate contracts .....	95.49			96.30	37.24	94									
Foreign exchange contracts .....	4.50			3.70	1.60	81									
Equity, commodity, and other contracts .....	0			0	0.83	36									
Non-traded .....	0.01			0.01	55.84	4									
Interest rate contracts .....	0.01			0.01	52.22	4									
Foreign exchange contracts .....	0			0	0.34	33									
Equity, commodity, and other contracts .....	0			0	0.13	38									
Derivative contracts (excluding futures and forex 14 days or less) .....	87.85			87.76	93.86	23									
One year or less .....	52.16			50.24	32.17	69									
Over 1 year to 5 years .....	26.95			30.23	30.45	54									
Over 5 years .....	8.74			7.29	28.09	23									
Gross negative fair value (absolute value) .....	0.30			0.22	0.83	21									
Gross positive fair value .....	0.34			0.25	1.19	9									
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	3.24			2.23	0.06	96									
Gross positive fair value (X) .....	3.69			2.58	0.07	97									
Held for trading (X) .....	3.69			2.58	0.06	97									
Non-traded (X) .....	0			0	0.01	25									
Current credit exposure (X) .....	1.38			1.12	0.05	96									
Credit losses on derivative contracts .....	0.01			0	0	95									
<b>Past Due Derivative Instruments Fair Value</b>															
30–89 days past due .....	0			0	0	47									
90+ days past due .....	0			0	0	48									
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	22.44			18.67	0.73	96									

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## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	38,234	44,527			
Gross losses	498	1,113			
Write-downs, transfers to loans held-for-sale	0	0			
Recoveries	275	303			
Net losses	223	810			
Provision for loan and lease losses	8,501	-856			
Adjustments	-405	-4,627			
Ending balance	46,107	38,234			
Memo: Allocated transfer risk reserve (ATTR)	0	0			

### Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Provision for loan and lease losses / Average assets	0.03			0	0.15	5									
Provision for loan and lease losses / Average loans and leases	0.14			-0.02	0.24	6									
Provision for loan and lease losses / Net loan and lease losses	3,812.11			-105.68	130.58	1									
Allowance for loan and lease losses / Total loans and leases not held for sale	0.73			0.66	0.83	34									
Allowance for loan and lease losses / Total loans and leases	0.73			0.66	0.81	36									
Allowance for loan and lease losses / Net loans and leases losses (X)	206.76			47.20	8.03	95									
Allowance for loan and lease losses / Nonaccrual assets	350.68			559.80	218.72	88									
ALLL / 90+ days past due + nonaccrual loans and leases	1,845.76			3,793.06	151.73	99									
Gross loan and lease losses / Average loans and leases	0.01			0.02	0.28	5									
Recoveries / Average loans and leases	0			0.01	0.08	7									
Net losses / Average loans and leases	0			0.01	0.21	11									
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0	0	40									
Recoveries / Prior year-end losses	24.71			36.22											
Earnings coverage of net loan and lease losses (X)	-94.43			38.25	24.40	77									

### Net Loan and Lease Losses By Type

Real estate loans	-0.01			-0.01	0.01	28									
Real estate loans secured by 1-4 family	0			0	0.01	42									
Revolving	0			0	0.02	43									
Closed-end	0			0	0	45									
Commercial real estate loans	-0.01			-0.01	0.01	23									
Construction and land development	-0.06			-0.03	-0.01	23									
1-4 family	0			0	0	55									
Other	-0.06			-0.03	-0.01	21									
Multifamily	0			0	0	56									
Nonfarm nonresidential	0			0	0.02	38									
Owner-occupied	0			0	0.01	45									
Other	0			0	0.01	40									
Real estate loans secured by farmland					0.01										
Commercial and industrial loans	0.01			0.03	0.37	12									
Loans to individuals					1.17										
Credit card loans					3.11										
Agricultural loans					0.08										
Loans to foreign governments and institutions	0			0	0	50									
Other loans and leases	0			0	0.15	22									

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**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases	2,296	1,612			
90+ days past due loans and leases	505	0			
Nonaccrual loans and leases	1,993	1,008			
Total past due and nonaccrual loans and leases	4,794	2,620			
<b>Restructured 30–89 days past due</b>	0	0			
<b>Restructured 90+ days past due</b>	0	0			
<b>Restructured nonaccrual</b>	1,706	0			
<b>Total restructured loans and leases</b>	1,706	0			
<b>30–89 days past due loans held for sale</b>	0	0			
<b>90+ days past due loans held for sale</b>	0	0			
<b>Nonaccrual loans held for sale</b>	0	0			
<b>Total past due and nonaccrual loans held for sale</b>	0	0			
<b>Restructured loans and leases in compliance</b>	11,682	4,634			
<b>Other real estate owned</b>	550	0			
<b>Other Assets</b>					
30–89 days past due	3,288	1,930			
90+ days past due	1,192	8,383			
Nonaccrual	11,155	5,822			
Total other assets past due and nonaccrual	15,635	16,135			

**Percent of Loans and Leases**

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
30–89 days past due loans and leases	0.04			0.03	0.43	3									
90+ days past due loans and leases	0.01			0	0.15	8									
Nonaccrual loans and leases	0.03			0.02	0.51	2									
90+ days past due and nonaccrual loans and leases	0.04			0.02	0.71	2									

30–89 days past due restructured	0			0	0.01	13									
90+ days past due restructured	0			0	0.01	29									
Nonaccrual restructured	0.03			0	0.14	4									
30–89 days past due loans held for sale	0			0	0	38									
90+ days past due loans held for sale	0			0	0	42									
Nonaccrual loans held for sale	0			0	0	40									

**Percent of Loans and Leases and Other Assets****30+ Days Past Due and Nonaccrual**

30–89 days past due assets	0.09			0.06	0.43	4									
90+ days past due assets	0.03			0.14	0.15	68									
Nonaccrual assets	0.21			0.12	0.53	7									
30+ days past due and nonaccrual assets	0.32			0.32	1.19	4									

**Percent of Total Assets**

90+ days past due and nonaccrual assets	0.07			0.07	0.44	6									
90+ days past due and nonaccrual assets + other real estate owned	0.07			0.07	0.48	4									

**Restructured and Nonaccrual Loans and Leases  
+ OREO as Percent of:**

Total assets	0.06			0.02	0.53	2									
Allowance for loan and lease losses	30.85			14.76	115.41	2									
Equity capital + allowance for loan and lease losses	0.32			0.12	4.28	1									
Tier 1 capital + allowance for loan and lease losses	0.31			0.12	5.65	1									
Loans and leases + other real estate owned	0.22			0.10	0.85	2									

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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## Past Due and Nonaccrual Loans and Leases

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due .....	0.12			0.02	0.38	5									
	90+ days past due .....	0			0	0.16	13									
	Nonaccrual .....	0.01			0.01	0.46	4									
Commercial and industrial	30–89 days past due .....	0.03			0.05	0.31	15									
	90+ days past due .....	0.02			0	0.05	14									
	Nonaccrual .....	0.06			0.03	0.83	9									
Individuals	30–89 days past due .....	0			0	0.83	5									
	90+ days past due .....	0			0	0.17	16									
	Nonaccrual .....	0			0	0.17	11									
Depository institution loans	30–89 days past due .....	0			0	0	47									
	90+ days past due .....	0			0	0	49									
	Nonaccrual .....	0			0	0	48									
Agricultural	30–89 days past due .....					0.24										
	90+ days past due .....					0										
	Nonaccrual .....					0.67										
Foreign governments	30–89 days past due .....	0			0	0.07	47									
	90+ days past due .....	0			0	0	50									
	Nonaccrual .....	0			0	0.03	44									
Other loans and leases	30–89 days past due .....	0			0	0.20	14									
	90+ days past due .....	0			0	0.01	30									
	Nonaccrual .....	0			0	0.13	15									

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



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## Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	1.53			0	0.67	1									
	90+ days past due .....	0			0	0.31	14									
	Nonaccrual .....	0.47			0.45	0.73	35									
Revolving	30–89 days past due .....	2.17			0	0.45	5									
	90+ days past due .....	0			0	0.05	24									
	Nonaccrual .....	0.52			1.07	1	70									
Closed-end	30–89 days past due .....	0			0	0.70	1									
	90+ days past due .....	0			0	0.35	16									
	Nonaccrual .....	0.34			0	0.70	1									
Junior lien	30–89 days past due .....	0			0	0.02	9									
	90+ days past due .....	0			0	0	29									
	Nonaccrual .....	0.34			0	0.04	8									
Commercial real estate	30–89 days past due .....	0.08			0.02	0.18	17									
	90+ days past due .....	0			0	0.03	19									
	Nonaccrual .....	0			0	0.23	5									
Construction and development	30–89 days past due .....	0			0	0.28	12									
	90+ days past due .....	0			0	0.02	33									
	Nonaccrual .....	0			0	0.20	12									
1–4 family	30–89 days past due .....	0			0	0.06	25									
	90+ days past due .....	0			0	0	41									
	Nonaccrual .....	0			0	0.02	30									
Other	30–89 days past due .....	0			0	0.20	15									
	90+ days past due .....	0			0	0.01	35									
	Nonaccrual .....	0			0	0.17	14									
Multifamily	30–89 days past due .....	0			0	0.08	19									
	90+ days past due .....	0			0	0	41									
	Nonaccrual .....	0			0	0.05	21									
Nonfarm non-residential	30–89 days past due .....	0.13			0.04	0.14	23									
	90+ days past due .....	0			0	0.03	22									
	Nonaccrual .....	0			0	0.28	5									
Owner Occupied	30–89 days past due .....	0			0.04	0.07	42									
	90+ days past due .....	0			0	0.01	26									
	Nonaccrual .....	0			0	0.16	7									
Other	30–89 days past due .....	0.13			0	0.07	9									
	90+ days past due .....	0			0	0.01	30									
	Nonaccrual .....	0			0	0.10	9									
Farmland	30–89 days past due .....					0.23										
	90+ days past due .....					0.01										
	Nonaccrual .....					0.84										
Credit card	30–89 days past due .....					1.19										
	90+ days past due .....					0.78										
	Nonaccrual .....					0.11										

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus .....	4,182,674	4,182,674			
Retained earnings .....	252,334	350,141			
Accumulated other comprehensive income (AOCI) .....	-58,447	-38,132			
Common equity tier 1 minority interest .....	0	0			
Common equity tier 1 capital before adjustments/deductions .....	4,376,561	4,494,683			
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets .....	11,134	5,868			
Accumulated other comprehensive income-related adjustments .....	-54,551	-34,534			
Other deductions from common equity tier 1 capital .....	14,528	11,871			
Subtotal: .....	4,405,450	4,511,478			
Adjustments and deductions for common equity tier 1 capital .....	0	0			
Common equity tier 1 capital .....	4,405,450	4,511,478			
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus .....	0	0			
Non-qualifying capital instruments .....	0	0			
Tier 1 minority interest not included in common equity tier 1 capital .....	183,761	68,703			
Additional tier 1 capital before deductions .....	183,761	68,703			
Less: Additional tier 1 capital deductions .....	0	0			
Additional tier 1 capital .....	183,761	68,703			
<b>Tier 1 Capital</b> .....	4,589,211	4,580,181			
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus .....	0	0			
Non-qualifying capital instruments .....	0	0			
Total capital minority interest not included in tier 1 capital .....	0	8,972			
Allowance for loan and lease losses in tier 2 capital .....	48,300	40,414			
Exited advanced approach eligible credit reserves .....					
Unrealized gains on AFS preferred stock classified as equity .....					
Tier 2 capital before deductions .....	48,300	49,386			
Exited advanced approach tier 2 capital before deductions .....					
Less: Tier 2 capital deductions .....	0	0			
Tier 2 capital .....	48,300	49,386			
Exited advanced approach tier 2 capital .....					
Total capital .....	4,637,511	4,629,567			
Exited advanced approach total capital .....					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted .....	22,567,598	22,490,365			
Less: Deductions from common equity tier 1 capital .....	11,134	5,868			
Less: Other deductions .....	183,009	0			
Total assets for leverage ratio .....	22,373,455	22,484,497			
Total risk-weighted assets .....	28,311,775	27,467,031			
Exited advanced approach total RWA .....					
<b>Capital Ratios</b>					
Common equity tier 1 capital, column A .....	15.56	16.43	12.11	89	
Common equity tier 1 capital, column B .....	0	0	0.29	46	
Tier 1 capital, column A .....	16.21	16.68	12.78	87	
Tier 1 capital, column B .....	0	0	0.34	46	
Total capital, column A .....	16.38	16.86	14.36	83	
Total capital, column B .....	0	0	0.38	46	
Tier 1 leverage .....	20.51	20.37	9.76	99	
Supplementary leverage ratio, advanced approaches HCs .....			7.41		

BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct

# Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0					
Total property and casualty assets .....	0	0					
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0					
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0					
Total insurance underwriting equity .....	0	0					
Total property and casualty equity .....	0	0					
Total life and health equity .....	0	0					
Total insurance underwriting net income .....	0	0					
Total property and casualty .....	0	0					
Total life and health .....	0	0					
Claims and claims adjusted expense reserves (P/C) .....	0	0					
Unearned premiums (P/C) .....	0	0					
Policyholder benefit and contractholder funds (L/H) .....	0	0					
Separate account liabilities (L/H) .....	0	0					
Insurance activities revenue .....	115	140				-17.86	
Other insurance activities income .....	115	140				-17.86	
Insurance and reinsurance underwriting income .....	0	0					
Premiums .....	0	0					
Credit related insurance underwriting .....	0	0					
Other insurance underwriting .....	0	0					
Insurance benefits, losses, expenses .....	0	0					
Net assets of insurance underwriting subsidiaries .....	0	0					
Life insurance assets .....	10,651	9,424				13.02	

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0			0	0.01	37									
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..					51.47										
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..					48.53										
Separate account assets (L/H) / Total life assets .....					7.26										
Insurance activities revenue / Adjusted operating income .....	0.01			0.02	0.47	33									
Premium income / Insurance activities revenue .....	0			0	7.32	37									
Credit related premium income / Total premium income .....					34.91										
Other premium income / Total premium income .....					65.09										
Insurance underwriting net income / Consolidated net income .....	0			0	0.08	39									
Insurance net income (P/C) / Equity (P/C) .....					19.86										
Insurance net income (L/H) / Equity (L/H) .....					5.13										
Insurance benefits, losses, expenses / Insurance premiums .....					233.61										
Reinsurance recovery (P/C) / Total assets (P/C) .....					0.15										
Reinsurance recovery (L/H) / Total assets (L/H) .....					0.15										
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0			0	0	42									
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0.23			0.20	11.51	9									
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....	4,663,505			551,828											
Net assets of broker-dealer subsidiaries / Consolidated assets .....	21.15			2.43	1.39	86									

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## Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Foreign Activities</b>					
Total foreign loans and leases	3,165,758	3,001,438			
Real estate loans	79,934	149,549			
Commercial and industrial loans	1,601,989	1,481,131			
Loans to depository institutions and other banks acceptances	201,935	98,268			
Loans to foreign governments and institutions	27,495	3,653			
Loans to individuals	0	0			
Agricultural loans	0	0			
Other foreign loans	0	0			
Lease financing receivables	1,254,405	1,268,837			
Debt securities	191,977	0			
Interest-bearing bank balances	101,734	78,308			
Total selected foreign assets	3,459,469	3,079,746			
Total foreign deposits	0	0			
Interest-bearing deposits	0	0			
Non-interest-bearing deposits	0	0			

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	2.53			2.58	1.25	72									
Cost: Interest-bearing deposits					1.19										
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans					27.03										
Commercial and industrial loans					0.29										
Foreign governments and institutions	0			0	0	50									
<b>Growth Rates</b>															
Net loans and leases	5.47				22.48										
Total selected assets	12.33				12.40										
Deposits					10.36										

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## Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		0	0					
1–4 family residential loans		0	0					
Home equity lines		0	0					
Credit card receivables		0	0					
Auto loans		0	0					
Commercial and industrial loans		0	0					
All other loans and leases		0	0					
Retained credit exposure		0	0					
1–4 family residential loans		0	0					
Home equity lines		0	0					
Credit card receivables		0	0					
Auto loans		0	0					
Commercial and industrial loans		0	0					
All other loans and leases		0	0					
Unused commitments to provide liquidity (servicer advance)		0	0					
Seller's interest carried as securities and loans		0	0					
Home equity lines		0	0					
Credit card receivables		0	0					
Commercial and industrial loans		0	0					
Asset-backed commercial paper conduits		0	0					
Credit exposure from credit enhancements provided to conduit structures		0	0					
Liquidity commitments provided to conduit structures		0	0					
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016		
Activity as a Percent of Total Assets								
Securitization activities		0	0					
1–4 family residential loans		0	0					
Home equity lines		0	0					
Credit card receivables		0	0					
Auto loans		0	0					
Commercial and Industrial loans		0	0					
All other loans and leases		0	0					
Asset-backed commercial paper conduits		0	0					
Credit exposure from credit enhancements provided to conduit structures		0	0					
Liquidity commitments provided to conduit structures		0	0					
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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**Servicing, Securitization and Asset Sale Activities—Part 2**

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure .....					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Unused commitments to provide liquidity (servicer advance) .....					
Seller's interest carried as securities and loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure .....	0	0			
Total retained credit exposure and asset sale credit exposure .....	0	0			

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0					
Home equity lines .....	0	0					
Credit card receivables .....	0	0					
Auto loans .....	0	0					
Commercial and industrial loans .....	0	0					
All other loans and leases .....	0	0					
Total 30–89 days past due securitized assets .....	0	0					
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0					
Home equity lines .....	0	0					
Credit card receivables .....	0	0					
Auto loans .....	0	0					
Commercial and industrial loans .....	0	0					
All other loans and leases .....	0	0					
Total 90+ days past due securitized assets .....	0	0					
Total past due securitized assets .....	0	0					
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0					
Home equity lines .....	0	0					
Credit card receivables .....	0	0					
Auto loans .....	0	0					
Commercial and industrial loans .....	0	0					
All other loans and leases .....	0	0					
Total net losses on securitized assets .....	0	0					

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## Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b> .....					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b> .....					

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# Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	11,456	28,958				-60.44	
Dividends	9,000	7,300				23.29	
Interest	2,456	21,658				-88.66	
Management and service fees	0	0					
Other income	0	0					
Income from nonbank subsidiaries	38,140	50,820				-24.95	
Dividends	38,140	50,820				-24.95	
Interest	0	0					
Management and service fees	0	0					
Other income	0	0					
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	49,596	79,778				-37.83	
Securities gains (losses)	0	0					
Other operating income	110	0					
Total operating income	49,706	79,778				-37.69	
Operating Expenses							
Personnel expenses	2,438	2,730				-10.70	
Interest expense	10,145	43,287				-76.56	
Other expenses	24,066	16,648				44.56	
Provision for loan and lease losses	0	0					
Total operating expenses	36,649	62,665				-41.52	
Income (loss) before taxes	13,057	17,113				-23.70	
Applicable income taxes (credit)	-10,067	-14,201					
Extraordinary items							
Income before undistributed income of subsidiaries	23,124	31,314				-26.15	
Equity in undistributed income of subsidiaries	-116,841	62,052					
Bank subsidiaries	5,058	30,062				-83.17	
Nonbank subsidiaries	-121,899	31,990					
Subsidiary holding companies	0	0					
Net income (loss)	-93,717	93,366					
Memoranda							
Bank net income	14,058	37,362				-62.37	
Nonbank net income	-83,759	82,810					
Subsidiary holding companys' net income	0	0					



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Peer #

## Parent Company Balance Sheet

	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	Dollar Amount in Thousands	% of Total Assets	1-Year	5-Year
<b>Assets</b>												
Investment in bank subsidiaries .....	379,280	7.83	182,239	3.68							108.12	
Common and preferred stock .....	379,280	7.83	182,239	3.68							108.12	
Excess cost over fair value .....	0	0	0	0								
Loans, advances, notes, and bonds .....	0	0	0	0								
Other receivables .....	0	0	0	0								
Investment in nonbank subsidiaries .....	3,939,902	81.29	3,371,754	68.06							16.85	
Common and preferred stock .....	3,939,902	81.29	3,371,754	68.06							16.85	
Excess cost over fair value .....	0	0	0	0								
Loans, advances, notes, and bonds .....	0	0	0	0								
Other receivables .....	0	0	0	0								
Investment in subsidiary holding companies .....	0	0	0	0								
Common and preferred stock .....	0	0	0	0								
Excess cost over fair value .....	0	0	0	0								
Loans, advances, notes, and bonds .....	0	0	0	0								
Other receivables .....	0	0	0	0								
<b>Assets Excluding Investment in Subsidiaries</b>												
Net loans and leases .....	0	0	0	0								
Securities .....	0	0	0	0								
Securities purchased (reverse repos) .....	0	0	0	0								
Cash and due from affiliated depository institution .....	508,918	10.50	1,394,518	28.15							-63.51	
Cash and due from unrelated depository institution .....	8	0	5	0							60.00	
Premises, furnishings, fixtures and equipment .....	0	0	0	0								
Intangible assets .....	0	0	0	0								
Other assets .....	18,459	0.38	5,829	0.12							216.68	
Balance due from subsidiaries and related institutions .....	0	0	0	0								
Total assets .....	4,846,567	100.00	4,954,345	100.00		100.00					-2.18	
<b>Liabilities and Capital</b>												
Deposits .....	0	0	0	0								
Securities sold (repos) .....	0	0	0	0								
Commercial paper .....	0	0	0	0								
Other borrowings 1 year or less .....	0	0	0	0								
Borrowings with maturity over 1 year .....	438,000	9.04	1,357,000	27.39							-67.72	
Subordinated notes and debentures .....	0	0	0	0								
Other liabilities .....	32,006	0.66	9,096	0.18							251.87	
Balance due to subsidiaries and related institutions .....	0	0	0	0								
Total liabilities .....	470,006	9.70	1,366,096	27.57							-65.59	
Equity Capital .....	4,376,561	90.30	3,588,249	72.43							21.97	
Perpetual preferred stock (income surplus) .....	0	0	0	0								
Common stock .....	2	0	2	0							0.00	
Common surplus .....	4,182,672	86.30	3,076,601	62.10							35.95	
Retained earnings .....	252,334	5.21	511,646	10.33							-50.68	
Accumulated other comprehensive income .....	-58,447	-1.21	0	0								
Other equity capital components .....	0	0	0	0								
Total liabilities and equity capital .....	4,846,567	100.00	4,954,345	100.00		100.00					-2.18	
<b>Memoranda</b>												
Loans and advances from bank subsidiaries .....	0	0	0	0								
Loans and advances from nonbank subsidiaries .....	0	0	0	0								
Notes payable to subsidiaries that issued TPS .....	0	0	0	0								
Loans and advances from subsidiary holding companies .....	0	0	0	0								
Subordinated and long-term debt 1 year or less .....	0	0	0	0								
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0								

BHC Name

City/State

2170804

RSSD Number

2

FR Dist.

9

Peer #

## Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	-2.02			1.96	9.68	5									
Bank net income / Average equity investment in banks .....	5.39			21.51	10.51	95									
Nonbank net income / Average equity investment in nonbanks .....	-2.36			2.50	7.89	36									
Subsidiary HCs net income / Average equity investment in sub HCs .....					8.55										
Bank net income / Parent net income .....				40.02	82.22	18									
Nonbank net income / Parent net income .....				88.69	5.93	96									
Subsidiary holding companies' net income / Parent net income .....					74										
<b>Leverage</b>															
Total liabilities / Equity capital .....	10.74			38.07	20.43	78									
Total debt / Equity capital .....	10.01			37.82	14.31	82									
Total debt + notes payable to subs that issued TPS / Equity capital .....	10.01			37.82	16.36	82									
Total debt + Loans guaranteed for affiliate / Equity capital .....	10.01			37.82	14.56	82									
Total debt / Equity capital – excess over fair value .....	10.01			37.82	14.51	82									
Long-term debt / Equity capital .....	10.01			37.82	13.04	83									
Short-term debt / Equity capital .....	0			0	1.02	36									
Current portion of long-term debt / Equity capital .....	0			0	0.05	40									
Excess cost over fair value / Equity capital .....	0			0	0.12	38									
Long-term debt / Consolidated long-term debt .....	7.73			19.45	28.44	44									
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	98.69			99.05	103.22	21									
Total investment in subs / Equity capital .....	98.69			99.05	111.07	11									
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....				-0.37	0.36	13									
Equity investment in subs – equity cap / Net income-div (X) .....					1.22										
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	152.90			145.03	177.68	42									
Cash from ops + noncash items + op expense / Op expense + dividend .....	191.15			155.81	190.27	40									
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	89.74			107.44	116.34	47									
Pretax operating income + interest expense / Interest expense .....	228.70			139.53	1,968.54	12									
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	228.70			139.53	1,632.83	10									
Dividends + interest from subsidiaries / Interest expense + dividends .....	393.99			175.65	210.80	45									
Fees + other income from subsidiaries / Salary + other expenses .....	0			0	16.52	30									
Net income / Current part of long-term debt + preferred dividends (X) .....					57.11										
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	1.60			0.76	2.64	43									
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....					0.04										
Nonaccrual .....					0.54										
Total .....					0.58										
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0			0	0	49									
To nonbank subsidiaries .....	0			0	0.10	46									
To subsidiary holding companies .....	0			0	0	49									
Total .....	0			0	0.10	46									
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	81.13			87.36	5.62	96									
Combined thrift assets (reported only by bank holding companies) .....	0			0	0	50									
Combined foreign nonbank subsidiary assets .....	8.53			7.13	0.19	95									

BHC Name

City/State

## Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	10.56			6.81	57.84	5									
Dividends declared / Net income .....				2.28	33.08	8									
Net income – dividends / Average equity .....	-2.08			1.92	6.46	8									
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	368.40			342.24	178.13	85									
Dividends from nonbank subsidiaries .....	1,561.20			2,382.56	7.53	98									
Dividends from subsidiary holding companies.....	0			0	21.40	42									
Dividends from all subsidiaries .....	1,929.59			2,724.80	260.40	97									
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	64.02			19.54	66.55	15									
Interest income from bank subsidiaries.....	17.47			57.97	0.54	98									
Management and service fees from bank subsidiaries .....	0			0	1.55	36									
Other income from bank subsidiaries.....	0			0	0	46									
Operating income from bank subsidiaries .....	81.49			77.51	69.36	57									
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....				61.37	82.95	51									
Interest income from nonbank subsidiaries.....				0	20.25	26									
Management and service fees from nonbank subsidiaries .....				0	1.92	38									
Other income from nonbank subsidiaries.....				0	1.06	43									
Operating income from nonbank subsidiaries .....				61.37	150.41	31									
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....					61.23										
Interest income from subsidiary holding companies .....					6.54										
Management and service fees from subsidiary holding companies.....					0.36										
Other income from subsidiary holding companies .....					0.29										
Operating income from subsidiary holding companies.....					76.49										
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	18.11			9.15	67.32	23									
Interest income from bank subsidiaries.....	4.94			27.15	0.80	97									
Management and service fees from bank subsidiaries .....	0			0	1.81	36									
Other income from bank subsidiaries.....	0			0	0.03	44									
Operating income from bank subsidiaries .....	23.05			36.30	78.80	21									
Dividends from nonbank subsidiaries .....	76.73			63.70	2.65	96									
Interest income from nonbank subsidiaries.....	0			0	1.19	30									
Management and service fees from nonbank subsidiaries .....	0			0	0.06	41									
Other income from nonbank subsidiaries.....	0			0	0.04	44									
Operating income from nonbank subsidiaries .....	76.73			63.70	7.29	91									
Dividends from subsidiary holding companies.....	0			0	4.52	43									
Interest income from subsidiary holding companies .....	0			0	0.20	44									
Management and service fees from subsidiary holding companies.....	0			0	0	49									
Other income from subsidiary holding companies .....	0			0	0	48									
Operating income from subsidiary holding companies.....	0			0	6.08	40									
Loans and advances from subsidiaries / Short term debt.....					83.37										
Loans and advances from subsidiaries / Total debt .....	0			0	28.33	11									